

U.S. Application No. 09/892,627

Filed: June 28, 2001

Amendment and Response to Final Office Action

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-60. (Cancelled)

61. (Currently amended) A method, comprising:

receiving billing information associated with a bill;

calculating a payment date that pre-dates a due date in the received billing information

based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date;

transmitting a presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date ~~at least one of a pre-populated payment date derived from a due date of the bill, a pre-populated identification of a biller, and a pre-populated payment amount derived from an amount of the bill;~~

receiving a selection of the payment indicator; and

responsive to receiving the selection of the payment indicator, directing payment of the bill on behalf of a payor.

62. (Currently amended) The method of claim 61, further comprising:  
receiving an indication of ~~a the biller~~ associated with the bill, ~~and~~  
wherein transmitting a presentation is responsive to receiving the indication of the biller;  
~~and wherein the pre-populated payment request includes a pre-populated identification of the~~  
~~biller.~~

63. (Previously presented) The method of claim 62, wherein receiving an indication of the  
biller includes receiving a selection of the biller from a list of billers.

64. (Previously presented) The method of claim 63, wherein the list of billers is a list of  
names of electronic billers.

65. (Currently amended) The method of claim ~~72~~ 64, wherein the pre-populated payment  
request is in a check format, wherein the check format includes at least one of the pre-populated  
payment date in a check date location, the pre-populated identification of a biller in a check  
payee location, or the pre-populated payment amount is in a check amount location.

66. (Canceled)

67. (Canceled)

68. (Canceled)

69. (Previously presented) The method of claim 61, wherein the presentation is a first presentation and the payment indicator is a first payment indicator, and further comprising:  
transmitting a second presentation, wherein the second presentation includes at least a portion of the billing information and an associated second payment indicator; and  
receiving a selection of the second payment indicator, wherein the first presentation is transmitted responsive to receiving the selection of the second payment indicator.

70. (Canceled)

71. (Currently amended) The method of claim 61 ~~70~~, wherein the remittance method is one of a hardcopy check or an electronic funds transfer.

72. (Currently amended) The method of claim 61, wherein the pre-populated payment request includes at least one of (i) a pre-populated identification of a biller associated with the bill, or (ii) a pre-populated payment amount associated with the bill, ~~wherein the pre-populated payment amount is the total bill amount.~~

73. (Currently amended) The method of claim 61, ~~wherein the pre-populated payment request includes a pre-populated payment date,~~ wherein receiving a selection of the payment indicator includes receiving a modified payment date with the selection of the payment indicator; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the modified payment date.

74. (Previously presented) The method of claim 61, wherein the pre-populated payment request includes a pre-populated payment amount, wherein receiving a selection of the payment indicator includes receiving a modified payment amount with the selection of the payment indicator; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the modified payment amount.

75. (Previously presented) The method of claim 61, wherein receiving a selection of the payment indicator includes receiving an indication that the payment should be paid more than once and receiving an indication of payment frequency; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the indication that the payment should be paid more than once and the indication of payment frequency.

76. (Previously presented) The method of claim 75, wherein the payment frequency is one of weekly, biweekly, monthly, quarterly, triannually, semiannually, or yearly.

77. (Currently amended) A system, comprising:

a storage device, wherein the storage device includes software instructions;

a communications interface; and

a processor, in communication with the storage device and communication interface,

wherein the processor is configured to execute the software instruction to for:

~~receiving~~ receive billing information associated with a bill,

calculate a payment date that pre-dates a due date in the received billing

information based at least in part on a lead time associated with a remittance method for  
paying the bill on or before the due date.

~~transmitting~~ the presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date ~~at least one of a pre-populated payment date derived from a due date of the bill, a pre-populated identification of a biller, and a pre-populated payment amount derived from an amount of the bill,~~

~~receiving~~ receive, via the communications interface, a selection of the payment indicator, and

responsive to receiving the selection of the payment indicator, ~~directing~~ payment of the bill on behalf of a payor.

78. (Currently amended) The system of claim 77, wherein the processor is configured to execute additional software instructions to for:

~~receiving~~ receive an indication of ~~a the biller~~ associated with the bill, ~~and~~

wherein the software instructions ~~for~~ to transmitting a presentation are responsive to receiving the indication of the biller, ~~and wherein the pre-populated payment request includes a pre-populated identification of the biller.~~

79. (Currently amended) The system of claim 78, wherein the software instructions ~~for~~ to ~~receiving~~ receive an indication of the biller include receiving a selection of the biller from a list of billers.

80. (Previously presented) The system of claim 79, wherein the list of billers is a list of names of electronic billers.

81. (Currently amended) The system of claim ~~88~~ 77, wherein the pre-populated payment request is in a check format, wherein the check format includes at least one of the pre-populated payment date in a check date location, a pre-populated identification of a biller in a check payee location, or a pre-populated payment amount is in a check amount location.

82. (Canceled)

83. (Canceled)

84. (Canceled)

85. (Currently amended) The system of claim 77, wherein the presentation is a first presentation and the payment indicator is a first payment indicator, and wherein the processor is configured to execute additional software instructions ~~for~~ to:

transmitting a second presentation, wherein the second presentation includes at least a portion of the billing information and an associated second payment indicator; and  
~~receiving~~ receive a selection of the second payment indicator, wherein the first presentation is transmitted responsive to receiving the selection of the second payment indicator.

86. (Canceled)

87. (Currently amended) The system of claim ~~77~~ 86, wherein the remittance method is one of a hardcopy check or an electronic funds transfer.

88. (Currently amended) The system of claim 77, wherein the pre-populated payment request includes at least one of (i) a pre-populated identification of a biller associated with the bill, or (ii) a pre-populated payment amount associated with the bill, ~~wherein the pre-populated payment amount is the total bill amount the total bill amount.~~

89. (Currently amended) The system of claim 77, ~~wherein the pre-populated payment request includes a pre-populated payment date,~~ wherein the software instructions ~~for~~ to ~~receiving~~

receive a selection of the payment indicator include receiving a modified payment date with the selection of the payment indicator; and

wherein the software instructions ~~for to directing~~ payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment date.

90. (Currently amended) The system of claim 77, wherein the pre-populated payment request includes a pre-populated payment amount, wherein the software instructions ~~for to~~ receiving receive a selection of the payment indicator include receiving a modified payment amount with the selection of the payment indicator; and

wherein the software instructions ~~for to directing~~ payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment amount.

91. (Currently amended) The system of claim 77, wherein the software instructions ~~for to~~ receiving receive a selection of the payment indicator include receiving an indication that the payment should be paid more than once and receiving an indication of payment frequency; and

wherein the software instructions ~~for to directing~~ payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the indication that the payment should be paid more than once and the indication of payment frequency.

92. (Previously presented) The system of claim 91, wherein the payment frequency is one of weekly, biweekly, monthly, quarterly, triannually, semiannually, or yearly.



93. (Currently amended) A system, comprising:

means for receiving billing information associated with a bill;

means for calculating a payment date that pre-dates a due date in the received billing information based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date;

means for transmitting a presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date at least one of a pre-populated payment date derived from a due date of the bill, a pre-populated identification of a biller, and a pre-populated payment amount derived from an amount of the bill;

means for receiving a selection of the payment indicator; and

responsive to receiving the selection of the payment indicator, means for directing payment of the bill on behalf of a payor.

94. (New) The method of Claim 61, wherein the lead time varies depending on the remittance method used for payment.

95 (New) The system of Claim 77, wherein the lead time varies depending on the remittance method used for payment.